

Information to identify the case:

Debtor 1	Russell D. Bromley	Social Security number or ITIN	xxx-xx-4424
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Lori A. Bromley	Social Security number or ITIN	xxx-xx-2226
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10378-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Russell D. Bromley

Lori A. Bromley

7/16/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Russell D. Bromley
Lori A. Bromley
DebtorsCase No. 17-10378-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: dpas
Form ID: 3180WPage 1 of 2
Total Noticed: 42

Date Rcvd: Jul 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2020.

db/jdb aty +Russell D. Bromley, Lori A. Bromley, 10181 Sherman Rd, Albion, PA 16401-8713
+Jamie D. Hanawalt, Aldridge Pite, LLP, 4375 Jutland Dr. Ste. 200, PO Box 17933, San Diego, CA 92177-7921

sp +Barbara Welton, Welton Law, 2530 Village Common Drive, Suite B, Erie, PA 16506-7204
cr +Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487, U.S.A 33487-2853

cr +U.S. Bank National Association, RAS Crane LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461

14676462 CACH, LLC its successors and assigns as assignee, of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

14681651 +Collins Asset Group, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

14519473 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013

14404141 +Mabt/contfin, 121 Continental Dr Ste 1, Newark, DE 19713-4326

14404143 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620

14404146 +Shapiro & DeNardo, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702

14404147 Square One Financial/Cach Llc, PO Box 5980, Denver, CO 80127

14632624 +U.S. Bank National Association, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 17 2020 04:20:29
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 17 2020 04:20:29
Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

14404129 +EDI: GMACFS.COM Jul 17 2020 07:58:00 Ally Financial, Po Box 380901, Bloomington, MN 55438-0901

14416622 EDI: GMACFS.COM Jul 17 2020 07:58:00 Ally Financial, PO Box 130424, Roseville MN 55113-0004

14407821 +EDI: PHINAMERI.COM Jul 17 2020 07:58:00 AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853

14404130 +EDI: PHINAMERI.COM Jul 17 2020 07:58:00 AmeriCredit/GM Financial, Po Box 183853, Arlington, TX 76096-3853

14404131 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jul 17 2020 04:26:15 Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001

14404132 +EDI: COLLINSASSET.COM Jul 17 2020 07:58:00 Collins Asset Group, 5725 W Highway 290 Ste 1, Austin, TX 78735-8722

14404133 +EDI: WFNNB.COM Jul 17 2020 07:58:00 Comenity Bank, Po Box 182125, Columbus, OH 43218-2125

14404134 +EDI: WFNNB.COM Jul 17 2020 07:58:00 Comenity Bank/OneStopPlus.com, Po Box 182125, Columbus, OH 43218-2125

14404135 +E-mail/Text: bdsupport@creditmanagementcompany.com Jul 17 2020 04:20:56 Credit Management, LP, Attn: Bankruptcy, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956

14404136 +E-mail/PDF: creditonebknofications@resurgent.com Jul 17 2020 04:26:19 Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873

14404137 +E-mail/Text: bknotice@ercbpo.com Jul 17 2020 04:20:47 ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412

14404138 +EDI: BLUESTEM Jul 17 2020 07:58:00 Fingerhut, 6250 Ridgewood Rd, St Cloud, MN 56303-0820

14404139 +E-mail/Text: bankruptcy.notices@hdfsi.com Jul 17 2020 04:20:59 Harley Davidson Financial, Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048

14404140 +EDI: CBS7AVE Jul 17 2020 07:58:00 Home At Five, 1515 S 21st St, Clinton, IA 52732-6676

14404127 +EDI: IRS.COM Jul 17 2020 07:58:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

14685955 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jul 17 2020 04:26:15 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

14678264 +EDI: MID8.COM Jul 17 2020 07:58:00 MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011

14404142 +EDI: MID8.COM Jul 17 2020 07:58:00 Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069

14404144 +EDI: AGFINANCE.COM Jul 17 2020 07:58:00 OneMain, Attn: Bankruptcy, 601 Nw 2nd St, Evansville, IN 47708-1013

14404145 EDI: PRA.COM Jul 17 2020 07:58:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541

14666909 EDI: PRA.COM Jul 17 2020 07:58:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

14405375 +EDI: PRA.COM Jul 17 2020 07:58:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

14404128 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 17 2020 04:20:29
Pennsylvania Department of Revenue, Department 280946, Harrisburg, PA 17128-0001

14688185 EDI: Q3G.COM Jul 17 2020 07:58:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-1

User: dpas
Form ID: 3180W

Page 2 of 2
Total Noticed: 42

Date Rcvd: Jul 16, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14404148 +EDI: RMSC.COM Jul 17 2020 07:58:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
14404149 +EDI: VERIZONCOMB.COM Jul 17 2020 07:58:00 Verizon,
Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
Weldon Springs, MO 63304-2225
14655667 +EDI: AIS.COM Jul 17 2020 07:58:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Harley-Davidson Credit Corp
cr Nationstar Mortgage LLC
cr U.S. BANK NATIONAL ASSOCIATION AS INDENTURE TRUSTE
cr* +Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr* +Collins Asset Group LLC., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200,
Tucson, AZ 85712-1083
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14519269* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853
14755564* +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14681801* +MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011

TOTALS: 3, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Harley-Davidson Credit Corp bkgroup@kmlawgroup.com
Jeffrey G. Herman on behalf of Joint Debtor Lori A. Bromley JeffreyHerman@Live.com,
sebaldermancalendar@gmail.com;attorneyjeffreherman@gmail.com;r59802@notify.bestcase.com
Jeffrey G. Herman on behalf of Debtor Russell D. Bromley JeffreyHerman@Live.com,
sebaldermancalendar@gmail.com;attorneyjeffreherman@gmail.com;r59802@notify.bestcase.com
Lara Shipkovitz Martin on behalf of Creditor Nationstar Mortgage LLC lmartin@bernsteinlaw.com,
cwirick@bernsteinlaw.com;cwirick@ecf.courtdrive.com
Michael John Clark on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7